

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Damaris M. Reyes  
Debtor

Case No. 14-03561-RNO  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-5

User: AutoDocke  
Form ID: 3180W

Page 1 of 1  
Total Noticed: 11

Date Rcvd: Jan 16, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 18, 2020.

db +Damaris M. Reyes, 222 East Spruce Street, West Hazleton, PA 18202-4810  
4654953 Dave Harris, Esq., 69 Public Square, Suite 700, Wilkes-Barre, PA 18701  
4525926 Law Office of David J Harris, 69 Public Square, Suite 700, Wilkes-Barre, PA 18701  
4525928 M&T Bank, P. O. Box 619063, Dallas, TX 75261-9063  
4525925 +Reyes Damaris M, 222 East Spruce Street, Hazleton, PA 18202-4810

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4525927 EDI: CITICORP.COM Jan 17 2020 00:13:00 Citi Cards, P. O. 183113,  
Columbus, OH 43218-3113  
4573831 +EDI: CITICORP.COM Jan 17 2020 00:13:00 Citibank, N.A., 701 East 60th Street North,  
Sioux Falls, SD 57104-0493  
4536228 E-mail/Text: camanagement@mtb.com Jan 16 2020 19:29:22 M&T Bank, P.O. Box 840,  
Buffalo, New York 14240-1840  
4923910 +EDI: Q3G.COM Jan 17 2020 00:13:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,  
PO Box 788, Kirkland, WA 98083-0788, Quantum3 Group LLC as agent for,  
MOMA Funding LLC 98083-0788  
4923909 EDI: Q3G.COM Jan 17 2020 00:13:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,  
PO Box 788, Kirkland, WA 98083-0788  
4545849 EDI: RECOVERYCORP.COM Jan 17 2020 00:13:00 Recovery Management Systems Corporation,  
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605

TOTAL: 6

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788  
TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 18, 2020

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 16, 2020 at the address(es) listed below:

Alexandra Teresa Garcia on behalf of Creditor M&T BANK ecfmail@mwc-law.com,  
ecfmail@ecf.courtdrive.com  
Ann E. Swartz on behalf of Creditor M&T Bank ecfmail@mwc-law.com, ecfmail@ecf.courtdrive.com  
Charles J DeHart, III (Trustee) TWecf@pamd13trustee.com  
James Warmbrodt on behalf of Creditor M&T Bank bkgroup@kmlawgroup.com  
James Warmbrodt on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com  
John F Goryl on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com  
Joshua I Goldman on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Recovery Management Systems Corporation claims@recoverycorp.com  
Thomas I Puleo on behalf of Creditor M&T BANK tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com  
Tullio DeLuca on behalf of Debtor 1 Damaris M. Reyes tullio.deluca@verizon.net  
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 11

**Information to identify the case:**

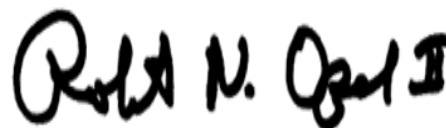
Debtor 1	<u>Damaris M. Reyes</u>	Social Security number or ITIN	xxx-xx-9807
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court Middle District of Pennsylvania			
Case number: 5:14-bk-03561-RNO			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Damaris M. Reyes

1/16/20**By the court:**

Honorable Robert N. Opel, II  
United States Bankruptcy Judge  
By: Deborah George, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**